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United States Bankruptcy Court
District of Massachusetts

CHAPTER 13 PLAN

Filing Date:	Docket #:
Debtor: McGrath, Daniel P.	Co-Debtor:
SS#: 7055	SS#:
Address: 33 Stonemeadow Lane	Address:
Hanover, MA 02339	<u>,</u>

Debtor's Counsel:

Lee Darst 160 Old Derby Street, Suite 225 Hingham, MA 02043-4005

(781) 741-9940

ATTACHED TO THIS COVER SHEET IS THE CHAPTER 13 PLAN FILED BY THE DEBTOR(S) IN THIS CASE. THIS PLAN SETS OUT THE PROPOSED TREATMENT OF THE CLAIMS OF CREDITORS. THE CLAIMS ARE SET FORTH IN THE BANKRUPTCY SCHEDULES FILED BY DEBTOR(S) WITH THE BANKRUPTCY COURT.

YOU WILL RECEIVE A SEPARATE NOTICE FROM THE BANKRUPTCY COURT OF THE SCHEDULED CREDITORS' MEETING PURSUANT TO 11 U.S.C. § 341. THAT NOTICE WILL ALSO ESTABLISH THE BAR DATE FOR FILING PROOFS OF CLAIMS.

PURSUANT TO THE MASSACHUSETTS LOCAL BANKRUPTCY RULES, YOU HAVE UNTIL THIRTY (30) DAYS AFTER THE SECTION 341 MEETING TO FILE AN OBJECTION TO CONFIRMATION OF THE CHAPTER 13 PLAN, WHICH OBJECTION MUST BE SERVED ON THE DEBTOR, DEBTOR'S COUNSEL AND THE CHAPTER 13 TRUSTEE.

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CHAPTER 13 PLAN

Docket#:		
DEBTORS: (H) McGrath, Daniel P. (W)	SS# 7055 SS#	
I. PLAN PAYMENT AND TERM:		
Debtor(s) shall pay monthly to the Trustee the sum of \$ 9	0.00 for the term of:	
	following cause:	
II. SECURED CLAIMS:		
A. Claims to be paid through the plan (including arrears)	:	
Creditor None	Description of Claim (pre-petition arrears, purchase money, etc.)	Amount of Claim
None	Total of secured claims to be paid through the Plan: \$	0.00
B. Claims to be paid directly to creditors (not through pla	an):	
Creditor None	Description of Claim	
C. Modifications of Secured Claims:		
Creditor None	Details of Modification (Additional details may be attached)	Amt. of Claim to Be Paid Through Plan
D. Leases:		
i. The $Debtor(s)$ intend(s) to reject the residential/personal None	al property lease claims of:	
ii. The $Debtor(s)$ intend(s) to assume the residential/personene	onal property lease claims of :	
iii. The arrears under the lease to be paid under the plan a	are	
III. PRIORITY CLAIMS:		
A. Domestic Support Obligations:		
Creditor Lorraine H. McGrath	Description of Claim	Amount of Claim 0.00
B. Other:		
Creditor	Description of Claim	Amount of Claim
None	Total of Priority Claims to Be Paid Through the Plan: \$	0.00

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IV. ADMINISTRATIVE CLAIMS:		
A. Attorneys fees (to be paid through the Plan): \$ 0.00	•	
B. Miscellaneous fees:		
Creditor None	Description of Claim	Amount of Claim
C. The Chapter 13 Trustee's fee is determined by Order forth utilizes a 10% Trustee's commission.	of the United States Attorney General. The calculation of the	Plan payment set
V. UNSECURED CLAIMS:		
The general unsecured creditors shall receive a dividen	d of 0.00 % of their claims.	
A. General unsecured claims:	\$	152,070.00
B. Undersecured claims arising after lien avoidance/cra		
Creditor None	Description of Claim	Amount of Claim
C. Non-Dischargeable Unsecured Claims:		
Creditor	Description of Claim	Amount of Claim
	Total of A + B + C unsecured claims: \$	152,070.00
D. Multiply total by percentage: $$0.00$. (Example: total of \$38,500.00 x .22 dividend = \$8,470.	.00)	
E. Separately classified unsecured claims (co-borrower	, etc.):	
Creditor	Description of Claim	Amount of Claim
None Tot	otal amount of separately classified claims payable at 100%: \$	0.00
VI. OTHER PROVISIONS:		
A. Liquidation of assets to be used to fund Plan:		
B. Miscellaneous provisions:		
VII. CALCULATION OF PLAN PAYMENT:		
a. Secured claims (Section I-A Total):	\$	0.00
b. Priority claims (Section II-A & B Total):	\$	0.00
d. Regular unsecured claims (Section IV-D Total): +	\$	0.00
e. Separately classified unsecured claims:		0.00
1. Lotal of $a + b + c + d + e$ above:	\$	0.00
g. Divide (f) by .90 for total including Trustee's fee: Co	ost of Plan:\$	0.00
(This represents the total amount to be paid in	to the Chapter 13 Plan)	
h. Divide (g) Cost of Plan by Term of Plan: 36 months i. Round up to nearest dollar: Monthly Plan Payment:	\$	0.00

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Pursuant to 11 U.S.C. \$1326(a)(1) unless the Court orders otherwise, debtor shall commence making the payments proposed by a plan within thirty (30) days after the petition is filed. Pursuant to 11 U.S.C. \$1326(a)(1)(C), the debtor shall make preconfirmation adequate protection payments directly to the secured creditor.

(Enter this amount on Page 1)

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VIII. LIQUIDATION ANALYSIS

Debtor

A. Real Estate: Total Amount of Recorded Liens Address Fair Market Value (Schedule D) None Total Net Equity for Real Property: Less Total Exemptions (Schedule C): 0.00 Available Chapter 7: B. Automobile Describe year, make and model Value Lien Exemption None Total Net Equity: 0.00 Less Total Exemptions (Schedule C): Available Chapter 7: C. All Other Assets (All remaining items on Schedule B): (Itemize as necessary) Total Net Value: Less Exemptions (Schedule C): 0.00 Available Chapter 7: D. Summary of Liquidation Analysis (total amount available under Chapter 7): Net Equity (A and B) plus Other Assets (C) less all claimed exemptions: \$ 0.00. E. Additional Comments regarding Liquidation Analysis: IX. SIGNATURES Pursuant to the Chapter 13 rules, the debtor or his or her attorney is required to serve a copy of the Plan upon the Chapter 13 Trustee, all creditors and interested parties, and to file a Certificate of Service accordingly. /s/ Lee Darst February 17, 2010 Debtor's Counsel Date Attorney's Address: Lee Darst 160 Old Derby Street, Suite 225 Hingham, MA 02043-4005 Tel. # (781) 741-9940 Email Address: I/WE DECLARE UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF. February 17, 2010 /s/ Daniel P. McGrath Debtor Date February 17, 2010

Date